

Senate File 2103 - Introduced

SENATE FILE 2103

BY CHELGREN

A BILL FOR

1 An Act relating to assignment of benefits for insurance
2 coverage for emergency medical services.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.32 Emergency medical services
2 — assignment of benefits.

3 1. A person who is the owner of any rights or benefits under
4 a policy or contract of insurance which provides for coverage
5 of emergency medical services shall be permitted to assign all
6 or any part of that person's rights and privileges under the
7 policy or contract, including but not limited to the right to
8 designate a beneficiary and to have an individual policy or
9 contract issued in accordance with the terms of the policy or
10 contract. Such assignment shall be without prejudice to the
11 insurer for any payment the insurer makes or individual policy
12 or contract the insurer issues before receiving notice of the
13 assignment, provided that the insurer was acting in good faith.
14 If written proof of an assignment of benefits is presented
15 to an insurer, health maintenance organization, managed care
16 plan, health care plan, preferred provider organization, or
17 other third-party payor, payment shall be made directly to
18 the provider of the emergency medical services. This section
19 shall not be construed to prevent any persons from reconciling
20 duplicate payments.

21 2. For the purposes of this section, "*emergency medical*
22 *services*" means an integrated medical care delivery system to
23 provide emergency and nonemergency medical care at a scene or
24 during out-of-hospital patient transportation in an ambulance.

25 EXPLANATION

26 The inclusion of this explanation does not constitute agreement with
27 the explanation's substance by the members of the general assembly.

28 This bill relates to insurance coverage for emergency
29 medical services.

30 The bill provides that a person who owns rights or benefits
31 under a policy or contract of insurance which provides for
32 coverage of emergency medical services must be allowed to
33 assign any or part of that person's rights and privileges
34 under the policy or contract, including the right to designate
35 a beneficiary and to have an individual policy or contract

1 issued. The assignment is without prejudice to an insurer that
2 makes a payment in good faith under the policy or contract
3 before receiving notice of the assignment. If written proof of
4 the assignment of benefits is presented to an insurer, health
5 maintenance organization, managed care plan, health care plan,
6 preferred provider organization, or other third-party payor,
7 the payment for coverage of emergency medical services shall
8 be made directly to the provider of the services. The bill
9 shall not be construed to prevent reconciliation of duplicate
10 payments.

11 For purposes of the bill, "emergency medical services"
12 means an integrated medical care delivery system to provide
13 emergency and nonemergency medical care at a scene or during
14 out-of-hospital patient transportation in an ambulance.